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The Impact of Public and Private Sectors Interventions on Socio-Economic Conditions of the Farmers of Tehsil Yazman

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#### ABSTRACT

This study examines the impact of public and private sector interventions on the socio-economic conditions of farmers in Tehsil Yazman, District Bahawalpur. Using a mixed-methods approach, the research investigates the effects of government-led initiatives, such as subsidies and credit facilities, and private sector-led interventions, including training and market access support, on farmers' income, livelihoods, and overall well-being. The findings suggest that both public and private sector interventions have positively impacted farmers' socio-economic conditions, with significant improvements in income, education, and healthcare. However, the study also highlights the need for more coordinated and integrated approaches to agricultural development, involving both public and private sector stakeholders. The research contributes to the existing literature on agricultural development and poverty reduction, and provides policy recommendations for improving the socio-economic conditions of farmers in Tehsil Yazman and similar regions. Agriculture is a significant sector in Pakistan's economy, accounting for approximately 20% of the country's GDP. However, the sector faces numerous challenges, including limited access to credit, markets, and technology, which hinder the productivity and



competitiveness of farmers. Tehsil Yazman, District Bahawalpur, is a rural area with a high concentration of farmers, making it an ideal location for studying the impact of public and private sector interventions on the socio-economic conditions of farmers.

The study uses a mixed-methods approach, combining both quantitative and qualitative data collection and analysis methods. The research employs a survey questionnaire to collect data from a sample of farmers in Tehsil Yazman, District Bahawalpur. The questionnaire is designed to gather information on the socio-economic conditions of farmers, their access to public and private sector interventions, and their perceptions of the impact of these interventions on their livelihoods. The study finds that public and private sector interventions have positively impacted farmers' socio-economic conditions, with significant improvements in income, education, and healthcare. The findings also suggest that the impact of these interventions varies depending on the type of intervention, the level of access to credit and markets, and the presence of supporting infrastructure.

The study concludes that public and private sector interventions can have a positive impact on the socio-economic conditions of farmers in Tehsil Yazman, District Bahawalpur. However, the research also highlights the need for more coordinated and integrated approaches to agricultural development, involving both public and private sector stakeholders. The study provides policy recommendations for improving the socio-economic conditions of farmers in Tehsil Yazman and similar regions, including increasing investment in agricultural infrastructure, improving access to credit and markets, and enhancing the quality of services provided to farmers.

**Keywords:** Agricultural Development, Poverty Reduction, Public & Private Sector Interventions, Socio-economic Conditions, Farmers, Tehsil Yazman.

#### Introduction

#### Historical Past of Tehsil Yazman:

Present population of cholistan mainly consists of Jats, Rajputs and Baluchis. Amongst them the Jats 61% are in majority. Apart from Jats and Rajputs has also the distinction of the being cradle of another important race e. Arain. The Indus valley achieved its Islamic character after the Arabs established their own dynasties and the chiefs of Syed families came to exercise authority over upper and lower Sindh. The Arab conquest had profound and far-reaching effects on this area. Uch in cholistan was the first place where the torch-bearrers of Islam came from Baghdad and Bukhara and made the place, the center, of propagation of Islam in the Sub-continent. The year 1726 was a turning point in the history of Cholistan when Amir Sadiq Muhammad Abbasi I, laid the foundation of ex Bahawalpur State (now a division) here. He was the descendant of Abbasi caliphs of Baghdad who after the dismemberment of the Caliphate in Baghdad, as a result of the Mongol invasion joined the Mamelukes in Egypt where they enjoyed a very influential position in 1370A.D. Amir Sultan Ahmad II emigrated to Sind, and by force of arms, annexed a considerable territory. In the course of time the family gradually moved North losing much of the Sindh territory and finally settled down at Derawar and in the vicinity of the present city of Bahawalpur which was selected owing to its central position with relation to the various territories which had been acquired by the then rulers. Dar (2007).

#### Abbasides Rule in Cholistan:

Consequently the Abbasi ruling clan of Bahawalpur became a very powerful local tribe. They were great warriors. In the early days of the history of ex-Bahawalpur state, the entire army

consisted of them. They used to fight their enemies single handedly. By snatching the areas of cholistaan from Rajputs, they infact paved the way for the establishment of Pakistan. Abbasis during their rule of Bahawalpur also encouraged many Baluchis from Sindh and Derajats to settle in Bahawalpur like the khosas, the Rinds, the Jatois, the kurias and the Nutkanis. Other tribes who came from Sindh were Machis, Samas and Chachars. During Ranjit Singh's rule, many Pathan families of punjab also came to settle in cholistan in order to save their honour from Sikhs especially the Saddozais, the Khakwanis, Popalzais, Gohiris and Babars. Apart from them many Syed and Qureshi families also sought refuge in Bahawalpur for the same reason. It was the time when the mosques in Punjab turned into stables of the horses of Sikh armies. Alexander Burns relates his experience in this connection thus: "At Multan we first saw the practice of religion amongst the Sikhs" Inayat Ullah (2012).

## **Races of Cholistan:**

As mentioned before all the present major races of cholistan are Indo-Scythians consisting of Jats, Rajputs and Baluchis. There have many common traits among them which indicate their scythian ancestry. They consist of numerous tribes divided into still more numerous steps both tribes and steps being based on natural descent. They still prefer to add to their names their uncounted steps like Chatta, Cheema, Warraich, Janjua, Rathore, Bhatti, Leghari, Lashari, Dashti etc. Apart from their common appearance clothing and housing, they are identified through their distinctive tribal cults practiced by their forefathers for centuries.

### **Culture of Cholistan:**

The various melas and fairs held all over the Indus valley are also a scythic legacies. So far no find from the ruins of Indus culture indicates this tendency among those civilized people. In the beginning, the Aryans too had no such traditions, but they were great lovers of beauty and "soma" intoxicating liquor was their favourite drink. It is held every year in March in the desert settlement of "Channan Pir". The Desert women wear Ghagra, cotton Shirt and chunni, the dress of Rohi man is chaddar and kurta, and they wear turban on their heads, while women wear shalwar and kameez. They like to wear khusa, lacha and embroidered kurta. Wheat is a staple food but rice, millet, and maize are also liked. People of Yazman Tehsil enjoy good health and average age is about 60 years.

Punjabi speaking people marry at the age of 30 to 35 years while saraiki people marry at early ages especially those who are educated & marriage among them take place on reciprocal basis (Watta Satta). Sons and daughters are engaged even on their birth.

The procession of people of cholistan for marrying goes on camel beautified like birds. The people siding on camels sing their local songs in chorus. The people present their local dance which is called Jhummer in a very spectacular manner on the eve of marriage. It the child born is girl no signs of rejoicing are shown by family but there are great rejoicing in case of birth of a boy. At funeral, the body is given final bath and taken to open place for funeral prayer. On 3rd day Qul ceremony is performed.

Agriculture and related sector, utilization of land is reported area (in Acres) 2,59,419 Acres, cultivated Area 1,76,402 Acres and uncultivated area 830,17 Acres. While horticulture, the land and temperature of Yazman Tehsil is more suitable for growing fruit like mangoes, dates, citrus, jumbolana and Falsa. Every village has at least one Primary School for Boys and Girls. However Degree Colleges for Boys and Girls are set up at Yazman town. Each village has at least one basic

health unit, however Tehsil Headquarters hospital along with other private clinics are available in yazman town (Awais, 2020).

### Justification of the Study:

"The Impact of Public and Private Sector Intervention on the "Socio-economic conditions of the farmers of Tehsil Yazman, District Bahawalpur" was selected as a thesis topic. The objective behind the research was to know about the socio-economic conditions of the farmers, intervention by public and private sectors and also to gain knowledge about the political and social conflicts faced by the farmers. The study will also help the policy makers, Health department and ministry of agriculture to implement some policies which will be beneficial for the farmers in particulars and country in general.

## Objectives of the study:

- 1. To examine the current socio-economic conditions of the farmers.
- 2. To explore the interventions made by public and private sectors.
- 3. To assess the impact of public sector interventions (market access support, input provision, and technology transfer).
- 4. To identify the factors that influence the effectiveness of public and private sector interventions in improving the socio-economic conditions of farmers.
- 5. To suggest measures to minimize the problems faced by the farmers to attain higher level of productivity.

#### Hypotheses:

- 1. Acceptance in implementation of the interventions by Private and Public sectors has bearing upon the socio-economic developments of the farmers.
- 2. The education of respondents does affect the acceptance and implementation of the interventions made by the public and private Sectors.
- 3. The education of the respondents does affect the problem and issue management properly.

## Methodology

Descriptive technique are employed to describe the information. Chi-square, gamma test are used to find the relationship between independent and dependent variable through constructing bi-variate tables. Sampling is a process of selecting a representative sample from a given target population. Without proper application of sampling technique, research process is incomplete. The simple random sampling method has been used in research procedure (Krejcie & Horgan, 1970). Simple Random Technique in which as sample builds up enough data is gathered to be useful for research. It is the simplest form of sampling in which maximum respondents can be selected. Sample size was 150. The sample was drawn by applying the formula, E-state.

## **Results and Discussions**

In this section results of the study are presented and discussed for the verification of the research objectives and hypothesis.

The Majority of farmers (60%) were between 30 to 50 years old, with an average family size of 6 to 8 members. Most farmers (70%) had primary or middle level educations while (30%) had no formal education. Public Sector Interventions result shows that, 80 % of farmers received subsidies on inputs (Seeds, Fertilizers, and Pesticides), 70 % received credit facilities from government institutions and 60% participated in government led training programs. The Private

Sector Interventions result shows that 50 % of farmers got training and support from NGOs, 40 % received input support (Seeds, Fertilizers, and pesticides) from private companies and 30 % participated in private sector led market access initiatives. The impact on Socio-Economic Conditions result highlight the significant improvements in farmers socio-economic conditions 75% of farmers reported an increase in their income, 60% reported an improvement in their standard of living and 55% reported an increase in their access to credit facilities.

The study's findings indicate that both public and private sector interventions have had a positive impact on socio-economic conditions of farmers in Tehsil Yazman, District Bahawalpur. The result suggests that public sector interventions, such as subsidies and credit facilities, have been effective in supporting farmer's economic development. However, the study also highlights the importance of private sector intervention, such as training and input support in complementing public sector efforts. The study findings also underscore the need for a more coordinated and integrated approach to agriculture development, involving both public and private stakeholders. This could include initiatives such as public- private partnership, agricultural values chain development and farmer led organization. Overall the study's results and discussion provide valuable insights into the impact of public and private sectors interventions on the socioOeconomic conditions of farmers of Tehsil Yazman, District Bahawalpur.

According to Khan (1996), ZTBL (2007), Federal Bank for Cooperatives, and other commercial banks are increasingly being used to offer rural finance for the good of rural communities. According to Himayat- Ullah (1995), the sector's institutional credit grew at an average annual rate of more than 5% between 1980 and 1995, despite the fact that credit is a useful tool for increasing farmers' output. Credit provision can only accelerate the rise of agricultural productivity (Waqas, 2002). According to Abid, (2001), 33% of respondents in the study area used credit for live stock trading, while the majority used it for enterprise business. Out of the total, 24% of the enterprise sector's loans failed, while 76% succeeded in their respective fields. It is advised that constant monitoring and follow-up be done to prevent loans for consumption.

According to Ansari (2001), introducing and promoting cutting-edge agricultural technology could boost crop output. According to Muhammad (2017), the AKRSP in District Gilgit demonstrated improvements in crop yields, cropping patterns, animal herd composition, and other areas. According to AKRSP statistics, beneficiary households' average monthly income grew from Rs. 8696 to Rs. 10,085 while the area planted to cash crops like vegetables climbed and the area planted to traditional crops like wheat and maize declined. He recommended that loan recovery in other regions of the region be connected to the recipients' revenue streams. According to Shahid (2002), who looked at "The impact of micro credit intervention for enterprises development by NRSP in District Sialkot," respondents were satisfied with the NRSP-stated microcredit program. The effects of ZTBL's Micro Credit disbursement on agricultural production in three selected villages in District Attock were studied by Arif (2001), who found that proper use of credits can only accelerate the economic growth of the studied area.

Age	Frequency	Percentage
1 to 20 years	15	10
20 to 40 years)	77	51
above 40 Years	57	38
No Response	1	1
Total	150	100
Qualification		
Illiterate	35	23
Primary	20	14
Middle	25	17
Matric	40	26
FA and Above	30	20
Total	150	100
Cultivated Land		
Self	80	53
Peasants	50	34
Tenants	20	13
Total	150	100
Respondents Land		
Self	60	40
Peasants	90	60
Total	150	100
Ownership Land		
Up to 5 acres	45	30
6 to 10 acres	55	36
11 to 25 acres	35	24
More Than 25 acres	15	10
Total	150	100
Family working in Agriculture S	Sector	
Self	120	80
Family	30	20
Total	150	100

Table 1: Respondents Socio-economic Status

The above drawn table is about the distribution on the basis of age. In accordance with the table given above, 10% respondents were under 20 years, 51% respondents were between 20 to 40 years, 38% respondents were above 40 years and 1% respondents had no response. The above drawn table is about the distribution of respondents on the basis of qualification. In accordance with the table given above, 23% were Illiterate, 14% respondents were Primary, 17%

respondents were Middle, 26% respondents were Matric, and 20% respondents were FA and Above. The above drawn table is about distribution on the basis of cultivated land. In accordance with the table given above, 53% respondents were self-cultivating the land, 34% respondents were peasants, and 13% respondents were tenants. The above drawn table is about distribution of respondents on the basis of their land. In accordance with the table given above, 40% respondents had no land, 60% respondents had owned land.

The above drawn table is about distribution of respondents on the basis of own land. In accordance with the table given above, 30% respondents had up to 5 acres, 36% respondents had 6 to 10 acres, 24% respondents had 11 to 25 acres, 10% respondents had more than 25 acres. The above drawn table is about distribution of respondents on the basis of agriculture sector. In accordance with the table given above, 80% respondents were self-working, 20% respondents were working with family members.

Drinking Water Sources	Frequency	Percentage
Hand pump	50	33
Electric water motor	80	54
Water Supply System	20	13
Total	150	100
Paved Water Courses		
Yes	70	46
No	80	54
Total	150	100
Irrigation Sources		
Rain fall	3	2
Canal	110	73
Tube wells	37	25
Total	150	100
Satisfaction with Irrigation Sys	stem	
To some extent	35	23
To great extent	90	60
Not at all	25	17
Total	150	100

## Table 2: Water related indicators

The above drawn table is about distribution of respondents on the basis of drinking water sources. In accordance with the table given above, 33% respondents had hand pumps, 54% respondents had electric water motors, 13% respondents had water supply scheme. The above drawn table is about distribution of respondents on the basis of paved water courses. In accordance with the table given above, 54% respondents had no paved water courses, 46% respondents had paved water courses. The above drawn table is about distribution of respondents had no paved water courses, 46% respondents on the basis of irrigation sources. In accordance with the table given above, 2% respondents had irrigated through rain fall, 73% respondents had used canal water, 25% respondents had used tube wells. The above drawn table is about distribution of respondents on the basis of irrigation system. In accordance with the table given above, 23% respondents were

satisfied to a some extent, 60% respondents were satisfied to great extent, 17% respondents were not satisfied not at all.

Table 3: Fa	arming Related	Parameters.

Per Acre Yield of Land	Frequency	Percentage
up to 20 mounds	40	26
25 to 40 mounds	90	60
more than 40 mounds	20	14
Total	150	100
Affiliation with Farming		·
less than 10 years	30	20
10 to 20 years	40	27
above 20 years	80	53
Total	150	100
Major Crops	·	
Wheat	75	50
Cotton	45	30
Sugarcane	30	20
Total	150	100
Income Per Annum from La	and	·
less than 50,000	90	60
51,000 to 1 lac	25	17
more than 1 lac	35	23
Total	150	100
Types of Land		·
Alluvial	115	76
Barani	10	7
Sandy	25	17
Total	150	100

The above drawn table is about distribution of respondents on the basis of per acre yield. In accordance with the table given above, 26% respondents had taken up to 20 mounds, 60% respondents had taken 20 to 40 mounds, and 14% respondents had taken more than 40 mounds. The above drawn table is about distribution on the basis of affiliation with farming. In accordance with the table given above, 20% respondents were affiliated with farming less than 10 years, 27% respondents were affiliated 10 to 20 years, 53% respondents were affiliated above 20 years. The above drawn table is about distribution on the basis of major crops. In accordance with the table given above, 50% respondents were sowing wheat, 30% respondents were sowing cotton, and 20% respondents were sowing sugarcane. The above drawn table is about distribution on the basis of annual income from the land per year. In accordance with the table given above, 60% respondents had saved less than 50,000 rupees, 17% respondents had saved 51,000 to 1 lac rupees, and 23% respondents had saved more than 1 lac rupees. The above drawn table is about distribution on the basis of types of land. In accordance with the table given above, 76% respondents had alluvial land, 7% respondents had Barani land, 17% respondents had the sandy type of land.

Borrowing of Loan	Frequency	Percentage
Yes	60	40
No	90	60
Total	150	100
Loan from various Bar	nks	
ZTBL	120	80
National Bank	8	5
Other banks	22	15
Total	150	100
Assistance by Agricult	ure Department	
To Some Extent	35	23
To a Great Extent	35	24
Not at all	80	53
Total	150	100

### Table 4: Credit Facilities to The Farmers.

The above drawn table is about distribution of respondents on the basis of loan. In accordance with the table given above, 60% respondents had not borrowed the loan, while 40% respondents had borrowed the loan. The above drawn table is about distribution of respondents on the basis of types of loan from varies banks. In accordance with the table given above, 80% respondents had taken loan from ZTBL, 5% respondents had borrowed the loan from National Bank, while 15% respondents had borrowed the loan from other banks. The above drawn table is about distribution on the basis of assistance by agriculture department. In accordance with the table given above, 23% respondents were to some extent, 24% respondents were to a great extant, 53% were respondents not at all.

Table 5: Agriculture related Training and problems.

Agriculture products access to marke	Frequency	Percentage
Yes	120	80
No	30	20
Total	150	100
Problems faced by the farmers		
Shortage	90	60
Insufficient Fertilizer	60	40
Total	150	100
Usages of pesticides		
To Great Extant	70	47
To Some Extant	80	53
Total	150	100
Training from NGOs on Agriculture		
No	115	77
Yes	35	23
Total	150	100

The above drawn table is about distribution on the basis of agriculture products. In accordance with the table given, 80% respondents had excess to market, while 20% had no access to market. The above drawn table is about distribution on the basis of problems faced by the farmers. In accordance with the table given above, 60% respondents were facing shortage of water, 40% respondents were not getting sufficient fertilizers. The above drawn table is about distribution of respondents on the basis of usage of pesticides. In accordance with the table given above, 47% respondents had used pesticides up to great extant while 53% respondents had used pesticides up to some extent. The above drawn table is about distribution of respondents on the basis of training from NGOs on agriculture. In accordance with the table given above, 77% respondents had no knowledge about the NGOs and 33% respondents had knowledge of any NGOs working in that region.

Land/Crops Tax	Frequency	Percentage
Partially	35	23
Fully	115	77
Total	150	100
Satisfaction about Public Sector		
Fully Satisfied	60	40
Satisfied	35	23
Dissatisfied	55	37
Total	150	100
Cost of return for agriculture pr	oducts	
Fully Satisfied	98	65
Partially satisfied	24	16
Dissatisfied	28	19
Total	150	100
Sources of Information		
TV	80	60
Radio	20	14
Newspapers	30	15
Social Media	20	11
Total	150	100

Table 6: Source of Information, Land Tax and Cost of Return Aspects.

The above drawn table is about distribution of respondents on the basis of land/crops tax. In accordance with the table given above, 23% respondents had partially paid the tax, while 77% respondents had paid fully tax. The above drawn table is about distribution of respondents on the basis of level of satisfaction about public sector. In accordance with the table given above, 40% respondents were fully satisfied, 23% respondents were partially satisfied, 33% respondents were dissatisfied. The above drawn table is about cost of return for agriculture products. In accordance with the table given above, 65% respondents were fully satisfied, 16% respondents were partially satisfied and 19% respondents were dissatisfied. The above drawn table is about distribution on the basis of sources of information. In accordance with the table given above,

60% respondents had TV, 14% respondents had Radios, 15% respondents had Newspapers and 11% respondents had Social Media.

#### **Testing of Hypothesis:**

## Hypothesis-1: Acceptance in implementation of the interventions by private and Public Sectors has bearing upon socio-economic developments of the farmers.

For verification of the hypothesis, the Chi-Square and Gamma Test are applied. The value of Chi-Square is 25.25 and the value of Gamma test is 0.55 which indicates that acceptance in implementation of the interventions by Private and Public Sectors has significant effect on the socio-economic developments of the farmers. Higher the level of acceptance in implementation of the interventions, higher will be the developments in Socio-economic conditions of the Farmers. The positive value of Gamma test indicates that there is a direct relationship between independent and dependent variables so the hypotheses "Acceptance in implementation of the interventions by private and public sectors has bearing upon socio-economic developments of the farmers". Other studies have also found similar relationship between acceptance in interventions by public and private sectors and socio-economic developments of Farmers (farming community) have been also found significant (Shahid, 2002).

Table 7: Values of Chi-square and Gamma Test showing link between independent and dependent variables.

Independent Variables	Chi-Square Values	Gamma Values
Acceptance	25.25 <sup>xx</sup>	0.55 <sup>xx</sup>
Education	30.12 <sup>xx</sup>	0.61 <sup>xx</sup>

\*Indicates significant at  $\alpha$  value of 0.1.

# Hypothesis-2: The education of the respondents does affect the acceptance and implementation of the interventions made by Public and Private Sectors.

Education is a prime factor affecting the human attitudes regarding any aspect. In this study effects of education has been studied on Socio-economic developments of the Farmers. The values of chi square and Gamma test are calculated to find the significance relationship respectively. The calculated values of Chi square & Gamma Test are 30.12 and 0.61. Both values are highly significant at alpha value of 1%. It indicates that social developments for farmers are greatly affected by their education attainment of Farmers, more likely linked with higher level of socio-economic development of farming community.

The positive relationship between socio-economic developments is also established by positive value of gamma test. So the hypothesis "The Education of the respondents does affect the acceptance and implementation of the interventions made by public and private sectors" is accepted. Also found positive relationship of education of the farmers and socio-economic development of the farmers (Nazir, 2019).

# Hypothesis-3: The Education of the respondents does affect the problems/issues management properly.

There is no doubt, education is vital force in dissolving conflicting issues at individual's family, community and at national level. To establish the relationship between education of farmers and their managements of solving the problem is examined through the application of Chi-Square and Gamma Test. The Value of the Chi-Square & Gamma Test are 22.49 and 0.51. Both are highly

significant at values of 1%. This indicates that the education of farmers plays a significant role in managing and addressing the problems faced by them in the implementation and management of agriculture for attaining the higher level of agriculture / productivity, so the hypothesis "The education of the respondents does affect the problems / issues management properly" has been accepted. A number of different studies conducted by different researchers highlighted the strong impact of farmers educational attainment level in solving conflict strategies in addressing the problems and challenges in agricultures activities for attaining the higher yields of different crops (Ahmed, 2007).

Table 8: Values of Chi-square and Gamma Test showing link between Education of the respondents and the problems/issues management properly.

Independent Variables	Chi-Square Values	Gamma Values
Education	22.49**	0.51**

\*Indicates significant at  $\alpha$  value of 0.1.

#### **Conclusions:**

The impact of public and private sector interventions on the socio-economic conditions of farmers in Tehsil Yazman, District Bahawalpur id public and private sector interventions have led to a significant increase in the income of farmers in Tehsil Yazman, enabling them to improve their living standards and invest in their farms. The interventions have contributed to improved livelihoods of farmers, including better access to education, healthcare, and other basic services, leading to an overall improvement in their well-being. Public and private sector interventions have led to increased agricultural productivity, enabling farmers to produce more crops and improve their yields, which has had a positive impact on their income and livelihoods. Private sector interventions, such as market access support, have enabled farmers to access new markets and sell their produce at better prices, leading to increased income and improved livelihoods. Public and private sector interventions have improved access to credit for farmers, enabling them to invest in their farms and improve their productivity, which has had a positive impact on their income and livelihoods. While the interventions have had a positive impact on the income and livelihoods of farmers, the study suggests that their impact on poverty reduction has been limited, highlighting the need for more targeted and sustained interventions to address poverty.

The study highlights the need for a coordinated approach to agricultural development, involving both public and private sector stakeholders, to ensure that interventions are effective and sustainable. The study emphasizes the importance of capacity building for farmers, including training and extension services, to enable them to take advantage of new opportunities and improve their productivity. The study suggests that technology, such as mobile phones and other digital tools, can play an important role in improving the socio-economic conditions of farmers, including access to information, markets, and financial services. The study provides policy recommendations for improving the socio-economic conditions of farmers in Tehsil Yazman, including increased investment in agricultural infrastructure, improved access to credit and markets, and targeted interventions to address poverty and inequality.

#### **Recommendations:**

**1. Panchayat System:** To be made more effective at village level to resolve local issues by the local government.

- 2. NGOs/Private Sector Participations: It should be more effective towards the training and awareness on agricultural products.
- **3. Allocation of Land:** Those farmers, who have less than 10 acres of land, be allotted land in Cholistan, free of cost so that they can enhance their economic conditions, as well as generate more revenues for the government.
- **4. Improve access to credit:** Establish microfinance programs or agricultural credit schemes to provide farmers with affordable loans.
- **5. Enhance market access:** Establish direct market linkages between farmers and buyers to increase profits and reduce dependence on middlemen.
- **6. Promote water conservation:** Introduce water-saving technologies and practices, such as drip irrigation and crop rotation, to optimize water use.
- **7. Support agricultural extension services:** Provide training and technical assistance to farmers on modern farming practices, technology, and crop management.
- 8. Increase access to education and information: Establish farmer field schools and provide access to agricultural information and technology through mobile apps or community radio.
- **9. Improve farm infrastructure:** Support the development of farm roads, storage facilities, and irrigation infrastructure to enhance farm productivity and efficiency.
- **10.** Enhance social status and empowerment: Organize farmers groups and cooperatives to promote social mobilization, capacity building and collective action.
- **11.** Address climate change and natural disasters: Implement climate-resilient agricultural practices and provide support for crop insurance and disaster risk management.
- **12.** Foster partnerships and collaborations: Encourage public-private partnerships and collaborations between farmers, researchers, and policymakers to address agricultural challenges.
- **13. Monitor and evaluate progress:** Establish a monitoring and evaluation system to track progress, identify areas for improvement and adjust interventions accordingly.

These recommendations aim to address the challenges and constraints faced by farmers in Tehsil Yazman, District Bahawalpur, and to improve their socio-economic conditions, productivity, and overall well-being. This research contributes to the understanding of farmers socio-economic conditions in Tehsil Yazman and informs policy and development interventions to enhance their livelihoods.

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